

**Credit for Qualified Retirement Savings Contributions**

▶ Attach to Form 1040 or Form 1040A.

▶ See instructions on back.

Name(s) shown on return

Your social security number

You **cannot** take this credit if **either** of the following applies.

- The amount on Form 1040, line 35, or Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral **(a)** was born after January 1, 1986, **(b)** is claimed as a dependent on someone else's 2003 tax return, or **(c)** was a **student** (see instructions).

	(a) You		(b) Your spouse	
1 Traditional and Roth IRA contributions for 2003. <b>Do not</b> include rollover contributions . . . . .	1			
2 Elective deferrals to a 401(k) or other qualified employer plan, voluntary employee contributions, and 501(c)(18)(D) plan contributions for 2003 (see instructions) . . . . .	2			
3 Add lines 1 and 2 . . . . .	3			
4 Certain distributions received <b>after</b> 2000 and <b>before</b> the due date (including extensions) of your 2003 tax return (see instructions). If married filing jointly, include <b>both</b> spouses' amounts in <b>both</b> columns. See instructions for an exception . . . . .	4			
5 Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	5			
6 In each column, enter the <b>smaller</b> of line 5 or \$2,000 . . . . .	6			
7 Add the amounts on line 6. If zero, <b>stop</b> ; you cannot take this credit . . . . .	7			
8 Enter the amount from Form 1040, line 35*, or Form 1040A, line 22 . . . . .	8			
9 Enter the applicable decimal amount shown below:				

If line 8 is—		And your filing status is—		
Over—	But not over—	Married filing jointly	Head of household	Single, Married filing separately, or Qualifying widow(er)
---	\$15,000	.5	.5	.5
\$15,000	\$16,250	.5	.5	.2
\$16,250	\$22,500	.5	.5	.1
\$22,500	\$24,375	.5	.2	.1
\$24,375	\$25,000	.5	.1	.1
\$25,000	\$30,000	.5	.1	.0
\$30,000	\$32,500	.2	.1	.0
\$32,500	\$37,500	.1	.1	.0
\$37,500	\$50,000	.1	.0	.0
\$50,000	---	.0	.0	.0

**Note:** If line 9 is zero, **stop**; you cannot take this credit.

10 Multiply line 7 by line 9 . . . . .	10			
11 Enter the amount from Form 1040, line 43, or Form 1040A, line 28 . . . . .	11			
12 Enter the total of your credits from Form 1040, lines 44 through 47, or Form 1040A, lines 29 through 31 . . . . .	12			
13 Subtract line 12 from line 11. If zero, <b>stop</b> ; you cannot take this credit . . . . .	13			
14 <b>Credit for qualified retirement savings contributions.</b> Enter the <b>smaller</b> of line 10 or line 13 here and on Form 1040, line 48, or Form 1040A, line 32 . . . . .	14			

\*See Pub. 590 for the amount to enter if you are filing Form 2555, 2555-EZ, or 4563 or you are excluding income from Puerto Rico.